

IN THE SPECIFICATION

Please amend the specification as follows:

Page 28, line 27, change "billers" to --bills--.

Page 32, line 13, change "12a" to --12A--.

IN THE CLAIMS

Please cancel claim 1.

Please add new claims 34-52 as follows:

34. A process for generating a user authorization of payment of electronically presented bills, comprising:

displaying information corresponding to a plurality of bills for a single user on a single screen, including information representing a first bill and information representing a second bill;

receiving user input including a selection of at least one of the first bill information and the second bill information, and an authorization of payment; and

generating a single message authorizing payment of the at least one of the first bill and the second bill represented by the selected information based on the received user input.

35. A process according to claim 34, wherein: